

Form 137 – aplccmpn

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 23-15701-CMG  
Chapter: 13  
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Joshua E. Kelly  
144 Belmont Avenue  
North Plainfield, NJ 07060

Social Security No.:  
xxx-xx-2171

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON APPLICATION FOR COMPENSATION**

NOTICE IS HEREBY GIVEN that there will be a hearing held before the honorable Christine M. Gravelle on:

Date: 4/3/24  
Time: 12:00 PM  
Location: Courtroom 3, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

for the purpose of acting on applications for compensation. Attendance by debtor(s) or creditors is welcome, but not required.

The following applications for compensation have been filed:

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APPLICANT(S)  
Melinda D. Middlebrooks, Debtor's Attorney

COMMISSION OR FEES  
fee: \$5,586.00

EXPENSES  
expenses: \$195.37

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If this is a chapter 13 case, the fees and expenses awarded:

- ☐ will not reduce the amount to be paid to general unsecured creditors under the plan.
- ☒ will reduce the amount to be paid to general unsecured creditors under the plan as follows:

Debtor(s) or other parties who wish to object must file an objection not later than 7 days prior to the hearing date. Objections must be filed with the Court and served on the applicant and other interested parties.

An appearance is not required on an application for compensation unless an objection is filed.

Dated: February 28, 2024

JAN:

Jeanne Naughton  
Clerk

In re:  
Joshua E. Kelly  
Debtor

Case No. 23-15701-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Feb 28, 2024

User: admin  
Form ID: 137

Page 1 of 4  
Total Noticed: 50

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 01, 2024:

Recip ID	Recipient Name and Address
db	+ Joshua E. Kelly, 144 Belmont Avenue, North Plainfield, NJ 07060-4458
lm	+ Home Point Financial Corp., P.O. Box 100078, Duluth, GA 30096-9377
sp	Sierra K Chandler, The Law Office of Rajeh A. Saadeh, L.L.C, 1200 Route 22 East, Suite 2000, Bridgewater, NJ 08807-2943
519961904	+ Hompoint/ser, Po Box 100078, Duluth, GA 30096-9377
520021325	+ nathaly calles, Law Office of Andre Kydala, 54 Old Highway 22, Clinton, NJ 08809-1389

TOTAL: 5

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	^ MEBN	Feb 28 2024 20:56:36	KML Law Group, PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
aty	+ Email/Text: RASEBN@raslg.com	Feb 28 2024 21:00:00	Robertson, Anschutz, Schneid, Crane & Partners, PL, 130 Clinton Road, Suite 202, Fairfield,, NJ 07004-2927
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 28 2024 21:01:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 28 2024 21:01:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
lm	+ Email/Text: creditcardbkcorrespondence@bofa.com	Feb 28 2024 20:59:00	Bank of America, 4909 Savarese Circle, Tampa, FL 33634-2413
cr	+ Email/Text: RASEBN@raslg.com	Feb 28 2024 21:00:00	Home Point Financial Corporation, Robertson, Anschutz, Schneid, Crane & Pa, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
519961897	+ Email/Text: bsimmons@amsher.com	Feb 28 2024 21:01:00	AmSher Collection Services, 4524 Southlake Parkway, Suite 15, Birmingham, AL 35244-3271
519994913	Email/PDF: bncnotices@becket-lee.com	Feb 29 2024 11:08:59	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519961896	+ Email/PDF: bncnotices@becket-lee.com	Feb 29 2024 11:09:03	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
519997482	Email/Text: creditcardbkcorrespondence@bofa.com	Feb 28 2024 20:59:00	BANK OF AMERICA, N.A., P.O. Box 31785, Tampa FL 33631-3785
519961898	+ Email/Text: creditcardbkcorrespondence@bofa.com	Feb 28 2024 20:59:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
519961899	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 28 2024 21:15:38	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
519970388	+ Email/PDF: ebn_ais@aisinfo.com	Feb 28 2024 21:03:42	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

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519961900	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 28 2024 21:15:38	Citi Card/Best Buy, Attn: Citicorp Cr Srvs Centralized Bankr, Po Box 790040, St Louis, MO 63179-0040
519961901	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 28 2024 21:03:23	Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
519961902	+ Email/PDF: creditonebknotifications@resurgent.com	Feb 28 2024 21:03:43	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
519961903	+ Email/Text: bankruptcy@firstelectronic.com	Feb 28 2024 21:01:00	First Electronic Bank, Attn: Bankruptcy, Po Box 521271, Salt Lake City, UT 84152-1271
520001449	^ MEBN	Feb 28 2024 20:53:15	HOME POINT FINANCIAL CORPORATION, ServiceMac, LLC, 9726 Old Bailes Road, Suite 200, Fort Mill, SC 29707-7882
519966527	+ Email/Text: RASEBN@raslg.com	Feb 28 2024 21:00:00	Home Point Financial Corporation, Robertson, Anschutz, Schneid, Crane, 130 Clinton Road, Suite 202, Fairfield NJ 07004-2927
519961905	Email/Text: sbse.cio.bnc.mail@irs.gov	Feb 28 2024 21:00:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
520020847	Email/Text: JCAP_BNC_Notices@jcap.com	Feb 28 2024 21:01:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
519961906	Email/Text: JCAP_BNC_Notices@jcap.com	Feb 28 2024 21:01:00	Jefferson Capital Systems, LLC, 16 McLeland Road, Saint Cloud, MN 56303
519967125	Email/PDF: resurgentbknotifications@resurgent.com	Feb 28 2024 21:03:31	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519993340	Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 28 2024 21:03:24	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
520014030	Email/Text: BNCnotices@dcmservices.com	Feb 28 2024 21:00:00	MIDDLESEX EMERGENCY PHYSICIANS PA, PO BOX 1123, MINNEAPOLIS, MN 55440-1123
519961907	+ Email/Text: M74banko@mercedes-benz.com	Feb 28 2024 21:00:00	Mercedes - Benz Financial Services, Attn: Bankruptcy, P.O. Box 685, Roanoke, TX 76262-0685
519972500	Email/Text: notices@bkservicing.com	Feb 28 2024 21:01:00	Mercedes Benz Vechicle Trust, c/o BK Servicing LLC, POB 131265, Roseville, MN 55113-0011
519961908	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 28 2024 21:03:21	Merrick Bank/CCHoldings, Attn: Bankruptcy, P.O. Box 9201, Old Bethpage, NY 11804-9001
520011753	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 28 2024 21:01:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
519961909	Email/Text: bankruptcydpt@mcmcg.com	Feb 28 2024 21:01:00	Midland Credit Management, Inc., PO Box 301030, Los Angeles, CA 90030-1030
520086140	Email/Text: nsm_bk_notices@mrcooper.com	Feb 28 2024 21:00:00	Nationstar Mortgage LLC, ATTN: Bankruptcy Dept., PO Box 619096, Dallas TX 75261-9741
520086141	Email/Text: nsm_bk_notices@mrcooper.com	Feb 28 2024 21:00:00	Nationstar Mortgage LLC, ATTN: Bankruptcy Dept., PO Box 619096, Dallas TX 75261-9741, Nationstar Mortgage LLC, ATTN: Bankruptcy Dept.
520023721	+ Email/Text: RASEBN@raslg.com	Feb 28 2024 21:00:00	Nationstar Mortgage LLC, Robertson, Anschutz, Schneid, Crane, 13010 Morris Road, Suite 450, Alpharetta, GA 30004-2001
519961910	Email/Text: bankruptcydepartment@tsico.com	Feb 28 2024 21:01:00	Nationwide Credit, Inc., PO Box 15130, Wilmington, DE 19850-5130
520017686	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 28 2024 21:26:16	Portfolio Recovery Associates, LLC, c/o BEST BUY, POB 41067, Norfolk, VA 23541
520017759	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 28 2024 21:03:45	Portfolio Recovery Associates, LLC, c/o

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520017818	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 28 2024 21:03:40	CITIBANK, N.A., POB 41067, Norfolk, VA 23541 Portfolio Recovery Associates, LLC, c/o SYNCHRONY BANK, POB 41067, Norfolk, VA 23541
520021253	Email/Text: bnc-quantum@quantum3group.com	Feb 28 2024 21:01:00	Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788
519961911	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Feb 28 2024 21:00:00	State of New Jersey, Division of Taxation, Compliance Activity, PO Box 245, Trenton, NJ 08695-0245
519961912	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 28 2024 21:15:37	Synchrony Bank/HHGregg, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519973251	+ Email/PDF: ebn_ais@aisinfo.com	Feb 28 2024 21:03:45	T Mobile/T-Mobile USA Inc, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519961913	+ Email/Text: BAN5620@UCBINC.COM	Feb 28 2024 21:00:00	United Collection Bureau, Inc., 5620 Southwyck Blvd., Suite 206, Toledo, OH 43614-1501
519961914	+ Email/Text: LCI@upstart.com	Feb 28 2024 21:00:00	Upstart Finance, Attn: Bankruptcy, Po Box 1503, San Carlos, CA 94070-7503
519967882	^ MEBN	Feb 28 2024 20:56:30	Upstart Network, Inc, PO BOX 1931, Burlingame, CA 94011-1931
519961915	Email/Text: bankruptcytn@wakeassoc.com	Feb 28 2024 21:00:00	Wakefield, PO Box 50250, Knoxville, TN 37950-0250

TOTAL: 45

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519962961		Nathaly E Calles
cr	*+	Nationstar Mortgage LLC, Robertson, Anschutz, Schneid, Crane, 13010 Morris Road, Suite 450, Alpharetta, GA 30004-2001

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 01, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 27, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	

District/off: 0312-3

User: admin

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docs@russotrustee.com

Aleisha Candace Jennings

on behalf of Creditor Nationstar Mortgage LLC ajennings@raslg.com

Aleisha Candace Jennings

on behalf of Creditor Home Point Financial Corporation ajennings@raslg.com

Andre L. Kydala

on behalf of Creditor Nathaly Calles kydalalaw@aim.com kydalalaw@aim.com

Angela Nascondiglio Stein

on behalf of Debtor Joshua E. Kelly nascondiglio@middlebrooksshapiro.com

Brian E Caine

on behalf of Creditor BANK OF AMERICA N.A. bcaine@parkermccay.com, BKcourtntices@parkermccay.com

Denise E. Carlon

on behalf of Creditor BANK OF AMERICA N.A. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Jessica M. Minneci

on behalf of Debtor Joshua E. Kelly jminneci@middlebrooksshapiro.com minneci.jessicab@notify.bestcase.com

Melinda D. Middlebrooks

on behalf of Debtor Joshua E. Kelly middlebrooks@middlebrooksshapiro.com  
melindamiddlebrooks@gmail.com;minneci.jessicab@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10